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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/917,676	07/31/2001	Carl Bruecken	06975-195001	1181

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EXAMINER

BAYAT, BRADLEY B

ART UNIT PAPER NUMBER

3621

DATE MAILED: 08/26/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 09/917,676	<b>Applicant(s)</b> BRUECKEN, CARL	
	<b>Examiner</b> Bradley B. Bayat	<b>Art Unit</b> 3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 14 March 2005.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43 and 45-48 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43 and 45-48 is/are rejected.
- 7) ☒ Claim(s) 1, 31, 32 is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 16 October 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

## **DETAILED ACTION**

### ***Continued Examination Under 37 CFR 1.114***

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on March 14, 2005 has been entered.

### ***Status of Claims***

This communication is in response to amendment filed on March 14, 2005:

- Claims 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43, and 45-48 are pending with claims 1, 31, and 32 being independent.
- Claims 1, 31, and 32 have been amended.
- New Claims 45-48 has been added.

### ***Response to Arguments***

Applicant's arguments with respect to previously above noted pending claims have been considered but are moot in view of the new ground(s) of rejection. The examiner has reviewed applicant's arguments filed January 13, 2005 and in light of the amendments made and the telephone interview of March 2, 2005, the applicant's arguments are moot in view of the new ground of rejection.

### ***Claim Objections***

Independent claims 1, 31 and 32 are objected to because of the following informalities:

- Applicant uses terminology such as "enabling a user..." or "enabling presentation to the user..." in the body of the claims. The examiner has applied art as though

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these limitations are mere than just “enabling” due to the telephonic interview with applicant. Therefore, the examiner suggests that in lieu of “enabling” language, applicant provide a positive recitation of the limitations such as: “a user entering personalized transaction information...” or “presenting to the user...” In addition, all dependent claims that refer to such language should be accordingly modified.

- As per claim 1 for instance, applicant’s claimed subject matter distinguishes data source access from two distinct data stores, namely, a bank and a host. For purposes of clarity, the applicant is requested to precede each data store by either “bank” or “host.” For instance, the third step of claim 1 refers to “the data store,” wherein applicant is referring to “the host data store.”

Appropriate correction is required.

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

**Claims 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43, and 45-48 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ganesan, et al. (hereinafter Ganesan, 6,055,567) in view of Fulton et al. (hereinafter Fulton, 6,182,052).**

1. As per claims 1, 31 and 32, Ganesan discloses a method for maintaining and matching transaction identification information for banking transactions, the method comprising: enabling a user to enter transaction identification information about a transaction using an input device (column 5, line 62-column 6, line 2; column 13, lines 17-24); storing the transaction identification information in a data store maintained by a host/local to a user (column 5, lines 45-61; column 6, lines 20-25); accessing the personalized transaction identification information from the data store/local data store (column 7, line 64-column 7, line 60; column 9, lines 1-24); accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the host/local data store (columns 5-7; distributed database method); and matching the transaction identification information with the online banking transaction information (column 6, line 26-column 10, line 52; figures 4, 7, 8 and associated text).

Although Ganesan provides a comprehensive and dynamic distributed billing and banking data accessing and aggregation method between various distinct entities and allows for user data input and modification via a user interface, Ganesan does not expressly disclose aggregation of banking transaction information and inputted personalized transaction information for presentation to the user.

Fulton, however, teaches a method for implementing a communication network interface adapted to provide a multiplicity of user input functions enabling personalized banking and bill paying transactions and generating displays for providing detail presentation of various banking transactions (column 1, line 55-column 2, line 63). In fact, Fulton teaches and provides a customized banking presentation menu screen that assembles account information, personalized

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transactions data and information wherein “the participating financial institution interacts with the user by making user’s accounts available for information and or transactional purposes (column 5, line 38-column 6, line 63; fig 10-13 and associated text).

It would have been obvious for one of ordinary skill in the art at the time of the invention to implement Fulton’s dynamic user interface platform network to perform a multitude of transactions electronically while providing a customized and comprehensive transaction, banking and billing presentation system allowing for detailed group categorization and data compilation, while promoting efficiency and organization.

As per the following claims, Ganesan further discloses:

2. The method of claim 1 wherein enabling the user to enter the personalized transaction identification information comprises enabling the user to enter the personalized transaction identification information contemporaneously with the transaction (column 2, lines 45-56; figure 10 and associated text).
3. The method of claim 1 wherein enabling the user to enter the personalized transaction identification information comprises enabling the user to enter the personalized transaction identification information subsequent to the transaction (figure 16 and associated text).
4. The method of claim 1 wherein the input device comprises a keypad (column 2, lines 62-67).

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5. The method of claim 1 wherein the input device comprises a PDA (column 6, line 63-column 7, line 63).

6. The method of claim 1 further comprising transferring the personalized transaction identification information from the input device to the host using a transfer protocol (column 12, line 42-column 14, line 44; figure 20 and associated text)

7. The method of claim 6 wherein the transfer protocol comprises infrared (IR) beaming (column 6, lines 60-62).

8. The method of claim 6 wherein the transfer protocol comprises a synchronizing method (column 14).

9. The method of claim 1 wherein the personalized transaction identification information comprises at least one of a description of a purchase, a check number, and an amount (figures 17-19 and associated text).

10. CANCELED

11. The method of claim 1 wherein matching the personalized transaction identification further comprises generating audit data, the audit data providing a differential value between

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personalized account balance data corresponding to the personalized transaction identification information and online banking account balance data (figure 17 and associated text)

12. CANCELED

13. The method of claim 1 wherein the data store comprises a third party facility maintained by a third party and accessing the personalized transaction identification information comprises accessing the personalized transaction identification information from the third party storage facility through an ISP (column 2, line 45-column 4, line 26).

14. The method of claim 1 wherein the host comprises an ISP (column 7, lines 1-2).

Claims 15-30, 33, 36-38, 40-41, and 44 are canceled.

Dependent claims 34, 35, 39, 42, 43, 45-48 are directed to method claims described above and are rejected accordingly.

Although the Examiner has pointed out particular references contained in the prior art(s) of record in the body of this action, the specified citations are merely representative of the teachings in the art as applied to the specific limitations within the individual claim. Since other passages and figures may apply to the claimed invention as well, it is respectfully requested that the applicant, in preparing the response, to consider fully the entire references as potentially



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teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior arts or disclosed by the examiner.

### *Conclusion*

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- US Patent 6,792,422 B1 to Stride et al.
- US Patent 6,513,019 B2 to Lewis.
- US Patent 5,903,881 to Schrader et al.
- US Patent 5,682,027 to Bertina et al.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bradley B. Bayat whose telephone number is 571-272-6704. The examiner can normally be reached on Tuesday - Friday 8 a.m.-6:30 p.m. and by email: [bradley.bayat@uspto.gov](mailto:bradley.bayat@uspto.gov). If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached regarding urgent matters at 571-272-6712.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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Any response to this action should be mailed to:

Commissioner of Patents and Trademarks  
Washington, D.C. 20231

Or faxed to:

**(571) 273-8300** - Official communications; including After Final responses.

**(571) 273-6704** - Informal/Draft communications to the examiner.

A handwritten signature in black ink, appearing to read "Bradley Bayat", with a stylized horizontal line extending from the end of the signature.

Bradley B. Bayat  
Technology Center 3600  
Art Unit 3621-Patent Examiner